

## **ABSTRACT**

*This study aims to analyze behavioral intentions and customer behavior to use digital banking with the Uses and Gratification Theory (UGT) and Unified of Acceptance and Uses of Technology 2 (UTAUT2) approaches. The UGT framework is measured using variables of cognitive needs, affective needs and social needs, while the UTAUT2 framework is measured using variables of performance expectations, effort expectations, social influence, facilitating conditions, habits, hedonic motivation, and price value. The integration of UGT and UTAUT 2 examines the influence of cognitive needs on performance expectations and effort expectations, affective needs on effort expectations and social needs on social influence. The integration of these two frameworks tests the variables of performance expectations and effort expectations as mediators between the relationship between cognitive needs and behavioral intentions to use digital banking.*

*The population of this study is digital banking users throughout Indonesia with 432 respondents obtained as a sample for testing the research hypothesis. Respondents used in this study were obtained through distributing google form questionnaires on several social media platforms through designated contact persons. The hypotheses proposed in this study are 12 hypotheses, using structural equation modeling-partial least square (SEM-PLS) and analyzed with SmartPLS 3.2.9 software.*

*The results of testing the research hypothesis obtained empirical evidence that cognitive needs affect performance expectancy and effort expectancy, affective needs affect effort expectancy, and social needs affect social influence. Effort expectancy is able to be variables that mediate the relationship between cognitive needs, affective needs and behavioral intentions to use digital banking. Facilitating conditions, habits, hedonic motivation and price value are variables that influence behavioral intentions to use digital banking. Habits and behavioral intentions affect the behavior of using digital banking, and behavioral intentions to use digital banking are able to mediate the relationship between facilitating conditions and habits with behavior using digital banking.*

**Keywords:** UGT, UTAUT2, behavioral intention and usage behavior.